

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

DISTRICT OF NEVADA

Case number (if known)

Chapter

**11**☐ Check if this an amended filing

## Official Form 201

**Voluntary Petition for Non-Individuals Filing for Bankruptcy**

04/20

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name **CAYO INC.**

2. All other names debtor used in the last 8 years

Include any assumed names, trade names and *doing business as* names

3. Debtor's federal Employer Identification Number (EIN) **47-4235172**

4. Debtor's address

Principal place of business

Mailing address, if different from principal place of business

**4747 CAUGHLIN PARKWAY # 3  
RENO, NV 89519**

Number, Street, City, State &amp; ZIP Code

P.O. Box, Number, Street, City, State &amp; ZIP Code

**WASHOE**

County

Location of principal assets, if different from principal place of business

Number, Street, City, State &amp; ZIP Code

5. Debtor's website (URL)

6. Type of debtor

☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))☐ Partnership (excluding LLP)☐ Other. Specify:

Debtor **CAYO INC.**  
Name

Case number (if known)

**7. Describe debtor's business****A. Check one:**

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Railroad (as defined in 11 U.S.C. § 101(44))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
- ☒ None of the above

**B. Check all that apply**

- ☐ Tax-exempt entity (as described in 26 U.S.C. §501)
- ☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
- ☐ Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

**C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor.**  
See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.

**8. Under which chapter of the Bankruptcy Code is the debtor filing?****Check one:**

- ☐ Chapter 7
- ☐ Chapter 9

☒ Chapter 11. **Check all that apply:**

A debtor who is a "small business debtor" must check the first sub-box. A debtor as defined in § 1182(1) who elects to proceed under subchapter V of chapter 11 (whether or not the debtor is a "small business debtor") must check the second sub-box.

- ☒ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,725,625. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- ☒ The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, **and it chooses to proceed under Subchapter V of Chapter 11.** If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- ☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
- ☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12**9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?**

- ☒ No.
- ☐ Yes.

If more than 2 cases, attach a separate list.

District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____

**10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?**

- ☐ No
- ☒ Yes.

List all cases. If more than 1, attach a separate list

Debtor	<b>See Attachment</b>	Relationship	_____
District	_____	When	_____
		Case number, if known	_____

Debtor

**CAYO INC.**

Name

Case number (if known)

Debtor **CAYO INC.**  
Name

Case number (if known)

**11. Why is the case filed in this district?***Check all that apply:*

- ☒ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.
- ☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

**12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?**☒ No☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.**Why does the property need immediate attention?** (*Check all that apply.*)☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.

What is the hazard? \_\_\_\_\_

☐ It needs to be physically secured or protected from the weather.☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).☐ Other \_\_\_\_\_**Where is the property?** \_\_\_\_\_

Number, Street, City, State &amp; ZIP Code

**Is the property insured?**☐ No☐ Yes. Insurance agency \_\_\_\_\_

Contact name \_\_\_\_\_

Phone \_\_\_\_\_

**Statistical and administrative information****13. Debtor's estimation of available funds***Check one:*

- ☒ Funds will be available for distribution to unsecured creditors.
- ☐ After any administrative expenses are paid, no funds will be available to unsecured creditors.

**14. Estimated number of creditors**☒ 1-49☐ 50-99☐ 100-199☐ 200-999☐ 1,000-5,000☐ 5001-10,000☐ 10,001-25,000☐ 25,001-50,000☐ 50,001-100,000☐ More than 100,000**15. Estimated Assets**☒ \$0 - \$50,000☐ \$50,001 - \$100,000☐ \$100,001 - \$500,000☐ \$500,001 - \$1 million☐ \$1,000,001 - \$10 million☐ \$10,000,001 - \$50 million☐ \$50,000,001 - \$100 million☐ \$100,000,001 - \$500 million☐ \$500,000,001 - \$1 billion☐ \$1,000,000,001 - \$10 billion☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion**16. Estimated liabilities**☐ \$0 - \$50,000☐ \$50,001 - \$100,000☐ \$100,001 - \$500,000☐ \$500,001 - \$1 million☒ \$1,000,001 - \$10 million☐ \$10,000,001 - \$50 million☐ \$50,000,001 - \$100 million☐ \$100,000,001 - \$500 million☐ \$500,000,001 - \$1 billion☐ \$1,000,000,001 - \$10 billion☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion

Debtor **CAYO INC.**  
Name

Case number (if known)

**Request for Relief, Declaration, and Signatures****WARNING** -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**17. Declaration and signature  
of authorized  
representative of debtor**

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on **August 13, 2020**  
MM / DD / YYYY**X /s/ HARRY GRUNDMANN**

Signature of authorized representative of debtor

**HARRY GRUNDMANN**

Printed name

Title **PRESIDENT****18. Signature of attorney****X /s/ KEVIN A DARBY**

Signature of attorney for debtor

Date **August 13, 2020**

MM / DD / YYYY

**KEVIN A DARBY 7670**

Printed name

**DARBY LAW PRACTICE**

Firm name

**4777 CAUGHLIN PARKWAY  
RENO, NV 89519**

Number, Street, City, State &amp; ZIP Code

Contact phone **775.322.1237**Email address **kevin@darbylawpractice.com****7670 NV**

Bar number and State

Debtor **CAYO INC.**  
Name

Case number (if known)

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

DISTRICT OF NEVADA

Case number (if known)

Chapter

**11**☐ Check if this an amended filing**FORM 201. VOLUNTARY PETITION**  
**Pending Bankruptcy Cases Attachment**Debtor **EETREE, INC.**

Relationship to you

District **NEVADA**When **8/13/20**

Case number, if known

Debtor **HARRY J. GRUNDMANN**

Relationship to you

District **NEVADA**When **8/10/20**

Case number, if known

**SHAREHOLDER OF  
CAYO INC.****AFFILIATE****20-50777-BTB**

**Fill in this information to identify the case:**

Debtor name **CAYO INC.**  
 United States Bankruptcy Court for the: **DISTRICT OF NEVADA**  
 Case number (if known): \_\_\_\_\_

☐ Check if this is an  
 amended filing

**Official Form 204**
**Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders**

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
BERG FAMILY TRUST 1976 NORTH DUNCAN ROAD LINDEN, CA 95236		LOAN/PROMISSORY NOTE				\$45,765.00
CATHERINE TURNBULL C/O MICHAEL A. BURKE, ESQ. 71 WASHINGTON STREET Reno, NV 89503		LOAN/PROMISSORY NOTE				\$470,000.00
E-PATH DIGITAL 32392 COAST HWY SUITE 200 Laguna Beach, CA 92651						\$60,000.00
EETREE INC NEVADA CORPORATION 4747 CAUGHLIN PARKWAY #4 RENO, NV 89519		LOAN/PROMISSORY NOTE				\$290,000.00
ERIC OHDE 16111 SWIFT FOX DRIVE REDDING, CA 96001		LOAN/PROMISSORY NOTE				\$44,217.00
EVANTAGE INC. 6988 SWEET WATER STREET CARLSBAD, CA 92011						\$0.00
FORWARD FINANCING 53 STATE STREET FL 20 Boston, MA 02109						\$0.00

Debtor **CAYO INC.**  
Name

Case number (if known)

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services,	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
FRANCOIS NAZALOT						\$7,000.00
INTERNAL REVENUE SERVICE PO BOX 7346 Philadelphia, PA 19101-7317						\$0.00
KA FINANCIAL ATTN: DAN EVERTSZ 39 PELLERIA DRIVE AMERICAN CANYON, CA 94503		LOAN/PROMISSORY NOTE				\$35,750.00
LORI WAGNER		LOAN/PROMISSORY NOTE				\$70,810.00
MERCHANT SERVICES 990 BISCAYNE BLVD SUITE 301 Miami, FL 33132						\$0.00
MYRNA LONG 21204 SHAWS FLAT ROAD SONORA, CA 95370		LOAN/PROMISSORY NOTE				\$75,817.00
NANCY SCHRADER 1192 VIENNA DRIVE LODI, CA 95242		LOAN/PROMISSORY NOTE				\$361,135.00
SPECTRUM INTERNET 400 ATLANTIC STREET Stamford, CT 06901						\$200.00
SPENCER GRUNDMANN 4747 CAUGHLIN PARKWAY #2 RENO, NV 89519		LOAN/PROMISSORY NOTE				\$47,000.00
STACIE TANAKA 6117 WILD EAGLE COURT ELK GROVE, CA 95757		LOAN/PROMISSORY NOTE				\$28,800.00
TIM TREFTS 4747 CAUGHLIN PARKWAY #2 RENO, NV 89519		LOAN/PROMISSORY NOTE				\$41,500.00
TIM TREFTS 4747 CAUGHLIN PARKWAY #2 RENO, NV 89519		LOAN/PROMISSORY NOTE				\$41,500.00



Debtor **CAYO INC.**  
Name

Case number (if known)

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services,	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
TOM ELLIOTT						<b>\$17,000.00</b>

CAYO INC.  
4747 CAUGHLIN PARKWAY # 3  
RENO, NV 89519

KEVIN A DARBY  
DARBY LAW PRACTICE  
4777 CAUGHLIN PARKWAY  
RENO, NV 89519

BERG FAMILY TRUST  
1976 NORTH DUNCAN ROAD  
LINDEN, CA 95236

CATHERINE TURNBULL  
C/O MICHAEL A. BURKE, ESQ.  
71 WASHINGTON STREET  
Reno, NV 89503

E-PATH DIGITAL  
32392 COAST HWY SUITE 200  
Laguna Beach, CA 92651

EETREE INC NEVADA CORPORATION  
4747 CAUGHLIN PARKWAY #4  
RENO, NV 89519

ERIC OHDE  
16111 SWIFT FOX DRIVE  
REDDING, CA 96001

EVANTAGE INC.  
6988 SWEET WATER STREET  
CARLSBAD, CA 92011

FORWARD FINANCING  
53 STATE STREET FL 20  
Boston, MA 02109

FRANCOIS NAZALOT

INTERNAL REVENUE SERVICE  
PO BOX 7346  
Philadelphia, PA 19101-7317

KA FINANCIAL  
ATTN: DAN EVERTSZ  
39 PELLERIA DRIVE  
AMERICAN CANYON, CA 94503

LORI WAGNER

MERCHANT SERVICES  
Acct No xxxxxxxxxxxx2914  
990 BISCAYNE BLVD SUITE 301  
Miami, FL 33132

MYRNA LONG  
21204 SHAWS FLAT ROAD  
SONORA, CA 95370

NANCY SCHRADER  
1192 VIENNA DRIVE  
LODI, CA 95242

RENO COMMERCE TAX  
Acct No xxxxxxxxxxxxxxxx5973  
P.O. BOX 51180  
Los Angeles, CA 90051

SAMMY LOUKA  
2326 KEATS LANE  
SAN RAMON, CA 94582

SPECTRUM INTERNET  
400 ATLANTIC STREET  
Stamford, CT 06901

SPENCER GRUNDMANN  
4747 CAUGHLIN PARKWAY #2  
RENO, NV 89519

STACIE TANAKA  
6117 WILD EAGLE COURT  
ELK GROVE, CA 95757

TIM TREFTS  
4747 CAUGHLIN PARKWAY #2  
RENO, NV 89519

TOM ELLIOTT

**United States Bankruptcy Court  
District of Nevada**

In re **CAYO INC.**

Debtor(s)

Case No.

Chapter

**11**

**CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)**

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for **CAYO INC.** in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

■ None [*Check if applicable*]

**August 13, 2020**

Date

**/s/ KEVIN A DARBY****KEVIN A DARBY 7670**

Signature of Attorney or Litigant

Counsel for **CAYO INC.****DARBY LAW PRACTICE****4777 CAUGHLIN PARKWAY****RENO, NV 89519****775.322.1237 Fax:775.996.7290****kevin@darbylawpractice.com**